

**Table I.F.1(2013) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.3%	76.1%	80.5%	79.7%	77.3%	83.5%	79.5%	81.6%
Industry group **								
Agric., fish., forest.	81.5%	80.5%	80.1%	82.3%	79.7%	82.9%	82.5%	81.2%
Mining and manufacturing	85.0%	87.3%	80.9%	80.0%	85.8%	86.1%	84.7%	85.0%
Construction	85.6%	80.4%	85.2%	86.0%	81.1%	94.6%	83.9%	87.0%
Utilities and transp.	88.4%	79.2%	81.8%	95.0%	71.5%	91.5%	83.8%	88.8%
Wholesale trade	80.5%	72.8%	85.8%	75.5%	78.6%	84.1%	78.9%	81.0%
Fin. svcs. and real estate	84.4%	77.3%	79.3%	84.4%	80.2%	86.1%	78.9%	85.1%
Retail trade	88.3%	70.1%	78.3%	85.5%	81.7%	92.5%	78.4%	90.2%
Professional services	75.6%	78.0%	79.0%	76.0%	72.6%	75.9%	79.2%	74.8%
Other services	78.2%	70.7%	78.5%	75.4%	71.8%	82.1%	74.4%	79.2%
Ownership								
For profit, incorporated	84.6%	78.4%	81.4%	82.1%	78.4%	87.6%	81.4%	85.2%
For profit, unincorporated	81.0%	72.7%	81.7%	79.4%	82.7%	82.4%	76.1%	82.5%
Nonprofit	67.3%	64.7%	70.9%	67.7%	70.3%	65.9%	70.4%	67.0%
Age of firm								
Less than 5 years	74.2%	77.5%	80.3%	65.9%	73.9%	66.6%	77.5%	69.9%
5-9 years	80.4%	77.7%	83.8%	79.2%	78.4%	89.4%	80.0%	80.9%
10-19 years	76.2%	75.3%	79.0%	76.7%	70.9%	81.6%	78.9%	74.5%
20 or more years	82.3%	75.3%	80.4%	82.0%	78.8%	83.6%	80.1%	82.5%
Multi/single status								
2 or more locations	83.0%	70.5%	82.6%	83.1%	78.9%	83.9%	82.3%	83.0%
1 location only	77.0%	76.2%	80.3%	78.6%	75.0%	66.7%	79.2%	74.6%
Percent full-time employees								
Less than 25%	76.4%	69.4%	88.8%	81.3%	77.0%	74.7%	77.4%	76.1%
25-49 %	83.1%	66.9%	70.3%	66.0%	77.9%	89.8%	67.5%	85.8%
50-74 %	83.6%	77.6%	76.4%	79.1%	79.9%	86.2%	77.0%	84.7%
75% or more	80.9%	76.4%	81.2%	80.3%	76.9%	82.8%	80.4%	81.0%
Union presence								
No union employees	81.7%	76.3%	80.9%	80.0%	79.4%	85.2%	80.0%	82.3%
Has union employees	77.0%	75.3%	75.7%	76.3%	61.7%	79.4%	72.7%	77.2%
Unknown	84.0%	45.5%*	67.3%	78.6%	80.2%	84.3%	66.3%	84.2%
Percent low wage employees								
50% or more low wage	83.1%	71.0%	79.0%	79.4%	78.3%	86.4%	76.0%	84.1%
Less than 50% low wage	80.9%	76.8%	80.6%	79.7%	77.1%	83.0%	79.9%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.1(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.36%	1.19%	0.94%	1.74%	0.62%	0.81%	0.70%
Industry group **								
Agric., fish., forest.	5.00%	6.96%	15.26%	11.12%	7.40%	6.04%	4.73%	6.02%
Mining and manufacturing	1.54%	7.88%	3.91%	3.07%	2.83%	2.27%	2.06%	1.90%
Construction	1.47%	2.86%	3.81%	3.24%	5.30%	1.60%	2.08%	1.96%
Utilities and transp.	1.86%	6.81%	7.30%	2.49%	7.17%	1.63%	3.51%	1.96%
Wholesale trade	1.80%	4.27%	3.44%	4.41%	4.51%	2.75%	2.30%	2.05%
Fin. svcs. and real estate	1.22%	3.43%	4.69%	2.71%	2.76%	1.51%	2.25%	1.42%
Retail trade	0.99%	3.13%	3.20%	2.17%	2.91%	0.89%	2.28%	1.23%
Professional services	1.08%	2.33%	1.90%	1.97%	2.93%	1.65%	1.73%	1.11%
Other services	1.64%	3.76%	3.75%	2.89%	2.74%	2.09%	1.80%	2.01%
Ownership								
For profit, incorporated	0.65%	1.36%	1.61%	1.07%	2.00%	0.66%	0.72%	0.79%
For profit, unincorporated	1.54%	3.30%	2.67%	2.93%	3.14%	2.00%	1.63%	1.67%
Nonprofit	1.88%	4.96%	5.15%	3.13%	3.22%	2.60%	3.35%	1.92%
Age of firm								
Less than 5 years	3.18%	3.10%	3.92%	5.16%	5.67%	9.40%	2.19%	4.99%
5-9 years	1.80%	2.98%	1.87%	2.61%	5.01%	4.41%	1.68%	2.92%
10-19 years	1.17%	2.60%	2.71%	2.01%	4.05%	2.77%	1.89%	1.92%
20 or more years	0.61%	2.00%	1.62%	1.17%	1.87%	0.57%	0.51%	0.66%
Multi/single status								
2 or more locations	0.66%	11.69%	2.66%	2.10%	1.42%	0.60%	1.86%	0.66%
1 location only	0.98%	1.38%	1.21%	1.34%	2.67%	5.34%	0.74%	1.70%
Percent full-time employees								
Less than 25%	2.84%	5.63%	5.54%	4.88%	5.35%	5.19%	3.43%	3.63%
25-49 %	2.29%	4.21%	4.21%	5.22%	5.07%	3.32%	3.42%	2.64%
50-74 %	1.32%	1.49%	3.82%	3.08%	2.73%	1.81%	1.56%	1.48%
75% or more	0.66%	1.51%	1.52%	0.83%	1.95%	0.62%	0.77%	0.75%
Union presence								
No union employees	0.79%	1.31%	1.18%	0.96%	1.91%	0.80%	0.76%	0.91%
Has union employees	1.39%	9.75%	6.81%	3.93%	3.49%	1.84%	4.95%	1.46%
Unknown	1.04%	16.45%*	16.14%	13.69%	4.04%	1.02%	9.68%	0.97%
Percent low wage employees								
50% or more low wage	1.16%	3.00%	4.95%	1.69%	2.94%	1.38%	2.31%	1.37%
Less than 50% low wage	0.72%	1.47%	1.48%	0.99%	1.94%	0.69%	0.75%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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